FORM B9E (Individual)(12/1/10)

UNITED STATES BANKRUPTCY COURT
District of Oregon

Notice of Chapter 11 Bankruptcy Case, Meeting of Creditors, and Deadlines

U.S. BANKRUPTCY COURT
DISTRICT OF OREGON
F I L E D

January 20, 2011

Clerk, U.S. Bankruptcy Court

BY DEPUTY

A Chapter 11 bankruptcy case concerning the debtor(s) named below was **FILED ON 1/19/11**. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office.

SEE REVERSE SIDE FOR IMPORTANT EXPLANATIONS

Debtor(s) (name(s) and address):

Lori Diane Diaz

3499 SW Hillsboro Hwy
Hillsboro, OR 97123

Case Number: **11−30383−elp11**

Last four digits of Social−Security or Individual Taxpayer−ID(ITIN) No(s)./Complete EIN:
xxx−xx−9604

Debtor(s) Attorney:
ROBERT J VANDEN BOS
319 SW Washington #520
Portland, OR 97204
Telephone No.: (503) 241−4869

Trustee: None

Meeting of Creditors

2/24/11 at **09:00 AM** in **US Trustee's Office, 620 SW Main St Rm 223, Portland, OR 97205**
(Note: NOT at Multnomah County Courthouse!)

Deadlines − Documents must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim: (Note: *Use form ENCLOSED with this Notice!!)*

5/25/11 for all creditors, except for governmental units who must file within 180 days after the date relief ordered.

***Deadline* to File a Complaint to Determine Dischargeability of Certain Debts:** 4/25/11

Deadline to File a Complaint Objecting to Discharge of the Debtor:

First date set for hearing on confirmation of plan.

Notice of that date will be sent at a later time.

***Deadline* to Object to Exemptions:** 30 days after the *conclusion* of the Meeting of Creditors.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address

Please read the information under "Claims" on the reverse side.

FORM B9E(12/1/10)

EXPLANATIONS

Filing of Chapter 11 Bankruptcy Case	A bankruptcy case under Chapter 11 of the Bankruptcy Code (Title 11, United States Code) has been filed in this court by or against the debtor(s) named on the front side, and an order for relief has been entered. Chapter 11 allows a debtor to reorganize or liquidate pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may be sent a copy of the plan and a disclosure statement telling you about the plan, and you might have the opportunity to vote on the plan. You will be sent notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the debtor's property and may continue to operate any business.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	The Meeting of Creditors is scheduled for the date, time and location listed on the front side. The ***DEBTOR*** (both husband and wife in a joint case) *must be present at the meeting to be questioned under oath by the trustee and by creditors* ***OR THIS CASE MAY BE DISMISSED!*** ***Important Notes:*** (1) This meeting is ***NOT*** held at the court; and (2) **Photo ID and proof of reported social security number are required. Contact U.S. Trustee for details.** Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. The court, after notice and a hearing, may order that the United States Trustee not convene the meeting if the debtor has filed a plan for which the debtor solicited acceptances before filing the case.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. **PLEASE USE THE CLAIM FORM ON THE NEXT PAGE!!** You may look at the schedules that have been or will be filed at the bankruptcy clerk's office. If your claim is scheduled and is *not* listed as disputed, contingent, or unliquidated, it will be allowed in the amount scheduled unless you file a Proof of Claim or you are sent further notice about the claim. Whether or not your claim is scheduled, you are permitted to file a Proof of Claim. If your claim is not listed at all *or* if your claim is listed as disputed, contingent or unliquidated, then you must file a Proof of Claim at the bankruptcy clerk's office by the "Deadline to File a Proof of Claim" listed on the front side, or you might not be paid any money on your claim against the debtor in the bankruptcy case and may be unable to vote on a plan. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. **Filing Deadline for a Creditor with a Foreign Address:** The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	Confirmation of the Chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See Bankruptcy Code §1141(d). Unless the court orders otherwise, however, the discharge will not be effective until completion of all payments under the plan. A discharge means you may never try to collect the debt from the debtor except as provided in the plan. If you believe a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and required filing fee by that Deadline. If you believe the debtor is not entitled to receive a discharge under Bankruptcy Code §1141(d)(3), you must file a complaint with the required filing fee in the bankruptcy clerk's office not later than the first date set for the hearing on confirmation of the plan. You will be sent another notice informing you of that date.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to Chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive that objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Court Clerk's Office (Document Filing, and Copies)	Any PAPER document that you file in this bankruptcy case must be filed at: U.S. Bankruptcy Court Phone: 503−326−1500 Office Hours: 9:00AM−4:30PM 1001 SW 5th Ave #700 Portland, OR 97204 ***(Important Note:*** *The Meeting of Creditors is* ***NOT*** *held at this address!)* You may inspect all filed documents, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. A deputy clerk will make copies of paper documents for 50¢ a page (e.g., Schedules average $10). If the document is available as an electronic image, then you may make copies for 10¢ per page using a public access terminal at either court office. Written requests for copies of court documents must include a self addressed and stamped 9" x 12" envelope, a $26 search fee and the appropriate copy fee.
Internet Access, Information and Legal Advice	Court, and most case information, may also be accessed via the court's website at www.orb.uscourts.gov. For account numbers, etc. contact the debtor's attorney. Contact your OWN attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice!
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have questions about your rights in this case.

−− Refer to Other Side for Important Deadlines and Notices −−